

What is claimed.

1 A programmable apparatus comprising:

a first computer;

a CPDB in the first computer;

5 a network;

a second computer connected to a server computer by the network;

wherein responsive to receipt of a primary number and a wallet number from the second computer, a payment transaction is processed by the CPDB and the results transmitted to the second computer.

10

2. The programmable apparatus of claim 1 further comprising a transaction program in the CPDB.

3. The programmable apparatus of claim 1 further comprising a wallet number generation program in the CPDB.

15

4. The programmable apparatus of claim 1 further comprising a user data base in the CPDB with account data to implement the payment transactions.

20 5. The programmable apparatus of claim 1 further comprising a display of the primary

number and the wallet number.

6. The programmable apparatus of claim 1 further comprising a display of the wallet number and an account number.

5

7. The programmable apparatus of claim 1 further comprising a wallet set up program in the CPDB.

8. The programmable apparatus of claim 1 further comprising a display of the wallet number, an account number and a limit on an account.

10

9. A method for remotely completing a financial transaction using a CPDB comprising the steps of:

obtaining a wallet number;

15

providing a merchant with a primary number and the wallet number.

10. The method of claim 9 further comprising the step of creating the wallet number.

11. The method of claim 9 further comprising using the primary number and the wallet number in the transaction with a merchant.

20

12. The method of claim 9 further comprising the step of selecting accounts to be accessed by a combination of the primary number and the wallet number.

5 13. The method of claim 9 further comprising the step of placing a limit on an account that can be accessed by the primary number and the wallet number.

14. A computer readable memory comprising:
a computer readable storage medium;
10 a CPDB in said computer readable memory;
a computer program stored in said storage medium;
wherein the storage medium, so configured by the computer program, conducts a financial transaction upon receipt of a correct primary number and wallet number combination.

15 15. The computer readable memory of claim 14 further comprising a wallet number generation program in the CPDB.

16. The computer readable memory of claim 14 further comprising a wallet set up
20 program in the CPDB.